

Old Age, Disability, Death

First and current law: 1970.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 516 CFA francs.

Coverage

Employed persons. Special system for public employees.

Voluntary provident fund for citizens working abroad.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 6.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: 55 (50 if prematurely aged) with 20 years of insurance; 60 months of contribution during last 10 years.

Retirement from gainful employment.

Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in 12 months preceding incapacity.

Survivor pension: Deceased was pensioner or met pension requirements at death.

Not payable abroad unless reciprocal agreement.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher).

Increment of 2% for every 12 months of insurance beyond 180.

Minimum pension: 60% of highest minimum wage.

Maximum: 80% of average monthly earnings.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension at age 55 (or 50 if prematurely aged) but at least 12 months of contribution.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). Years under age 55 at time of claim credited as 6-month periods of insurance.

Increment of 2% for each year of insurance beyond 180 months.

Minimum pension: 60% of highest minimum wage.

Maximum, 80% of average monthly earnings.

Constant-attendance supplement: 50% of pension.

Adjustment: Pension adjusted for cost-of-living changes, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower, if married at least 1 year before death of spouse.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan; 50% payable if there are at least 2 orphans.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: 1 month's accrued pension of insured for each 6 months of insurance, if insured failed to meet qualifying conditions for pension.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision. Benin Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of employment covered by insurance.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave and pay 60% of all medical costs; employee pays 40%.)

Maternity benefit: 100% of earnings (employer pays half).

Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code requires employers to provide 60% of health and medical services for employees; employee pays 40%.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Dependent children and wife receive same benefits as insured according to the labor code.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision.
Benin Social Security Office, administration of program.

Work Injury

First law: 1932.

Current law: 1959.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, students at technical schools, and members of cooperatives.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to risk in establishment.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 50% the degree of incapacity for the portion of disability between 1% and 50%, and by 150% the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of earnings.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, prosthesis and transportation.

Survivor Benefits

Survivor pension: 30% of annual earnings of insured, payable to widow and dependent disabled widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each, up to a maximum of 30%.

Maximum survivor pensions: 85% of annual earnings.

Funeral grant: Lump sum of 25% of average earnings of the insured.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

Employer: 8.8% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working at least 18 days a month, or be a social insurance beneficiary (or a widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child through the 6th child.

Prenatal allowance: 500 CFA francs a month for 9 months.

Birth grant: Lump sum of 6,000 CFA francs for 1st birth; 3,000 CFA francs each for 2nd and 3rd.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, Employment and Social Affairs, general supervision.

Benin Social Security Office, administration of program.

Family Allowances

First and current law: 1955.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.